## Jean Ann Fox

Ms. Fox is director of financial services for the Consumer Federation of America, an association of about 280 pro-consumer state and national organizations that speaks on behalf of consumers. She specializes in financial services, electronic commerce, and high cost credit issues. Before going to work for CFA in 1997, Ms. Fox served as a Board member, President and Vice President of CFA.

Ms. Fox is co-author of annual reports on refund anticipation loans and related tax preparation issues issued by CFA and the National Consumer Law Center since 2002. The 2009 report is titled "Big Business, Big Bucks: Quickie Tax Loans Generate Profits for Banks and Tax Preparers While Putting Low-Income Taxpayers at Risk." Ms. Fox is the author or co-author of several reports on the payday loan industry, car title lending, and bank overdraft loans. She manages a website for consumers on payday lending at www.paydayloaninfo.org

Ms. Fox holds a Masters degree from the Graduate School of Public and International Affairs at the University of Pittsburgh and a Masters degree in consumer economics from Cornell University. Her undergraduate degree in home economics is from the University of Tennessee.